

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-31382-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Franchot Persaud  
86 Howard St  
Irvington, NJ 07111

Social Security No.:  
xxx-xx-4522

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 1/14/19.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: January 15, 2019  
JAN: zlh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Franchot Persaud  
 Debtor

Case No. 18-31382-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Jan 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2019.

db  
 517926444 +Franchot Persaud, 86 Howard St, Irvington, NJ 07111-3417  
 517838906 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517838907 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 517838907 +Cenlar, PO Box 77404, Trenton, NJ 08628-6404  
 517838909 +Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142  
 517838911 +Kristina Murtha Esq, Kivitz McKeever Lee PC, 701 Market St-Ste 5000,  
 Philadelphia, PA 19106-1541  
 517838914 +NJ Housing & Mortgage Finance Agency, Attn: James Robinson-Legal Dept, 637 S Clinton Ave,  
 Trenton, NJ 08611-1811  
 517838913 +New Jersey Anesthesia, PO Box 0037, Florham Park, NJ 07932-0037  
 517952599 +New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd,  
 Ewing, NJ 08618-1430  
 517839976 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517838916 +Progressive Credit Union, Attn: Platzter, Swergold et al, 475 Park Avenue South,  
 18th Floor, New York, NY 10016-6901  
 517838917 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603  
 517838919 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation,  
 PO Box 245, Trenton, NJ 08695-0245)  
 517838920 ++Trident Asset Management, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 15 2019 23:45:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 15 2019 23:45:21 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: PRA.COM Jan 16 2019 04:13:00 Orion, c/o PRA Receivables Management LLC, POB 41021,  
 Norfolk, VA 23541-1021  
 517838904 EDI: BANKAMER.COM Jan 16 2019 04:13:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
 517838905 EDI: CAPITALONE.COM Jan 16 2019 04:13:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238  
 517903969 EDI: CAPITALONE.COM Jan 16 2019 04:13:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 517838908 +EDI: CHASE.COM Jan 16 2019 04:13:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517838910 EDI: IRS.COM Jan 16 2019 04:13:00 Internal Revenue Service, PO Box 21126,  
 Philadelphia, PA 19114  
 517838912 EDI: NESF.COM Jan 16 2019 04:13:00 National Enterprise Systems, 29125 Solon Rd,  
 Solon, OH 44139-3442  
 517838915 +E-mail/Text: solorzanon@pims-inc.com Jan 15 2019 23:45:45 Princeton Pathology Services,  
 PMB 300, Town Center Plaza, 319 Route 130 N Suite 4, Hightstown, NJ 08520-2735  
 517838918 +E-mail/Text: bankruptcy@savit.com Jan 15 2019 23:46:20 Sa-Vit Enterprises, 46 W Ferris St,  
 East Brunswick, NJ 08816-2159  
 517838921 +EDI: VERIZONCOMB.COM Jan 16 2019 04:13:00 Verizon, PO Box 33078,  
 Saint Petersburg, FL 33733-8078

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 17, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 148

Page 2 of 2  
Total Noticed: 26

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2019 at the address(es) listed below:

Clifford A. Katz on behalf of Creditor Progressive Credit Union ckatz@platzerlaw.com  
David Jerome Witherspoon on behalf of Debtor Franchot Persaud daveslaw321@gmail.com,  
prissycatina@yahoo.com  
Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6